

## Abstract of the Invention

A comprehensive electronic bill presentment and payment system and method is described. Bills can be received by the system, in any electronic format. Bills can also be received by the system through conventional paper-based channels. Paper bills are scanned and information is extracted from the scanned bill images using OCR techniques. Bill payments can be issued using either electronic or paper-based methods. A single electronic bill presentment and payment interface is provided which shields the user from evolving billing practices.

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